

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BETH A. SOCOSKI

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-24578 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/19/2014 and confirmed on 12/30/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		118,049.00
Less Refunds to Debtor	141.64	
TOTAL AMOUNT OF PLAN FUND		117,907.36

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,390.00	
Trustee Fee	4,643.43	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,033.43

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE Acct: 9001	0.00	44,704.10	0.00	44,704.10
	KEYSTONE CLOSING SERVICES LLC++ Acct: ?	0.00	0.00	0.00	0.00
	FIRST COMMONWEALTH BANK* Acct: 5631	5,041.00	5,041.00	484.21	5,525.21
					50,229.31

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	BETH A. SOCOSKI Acct:	0.00	0.00	0.00	0.00
	BETH A. SOCOSKI Acct:	141.64	141.64	0.00	0.00
	STEIDL & STEINBERG Acct:	3,390.00	3,390.00	0.00	0.00

*** N O N E ***

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 0388	56.22	26.57	0.00	26.57
	ECMC(*) Acct: 0388	65,927.79	31,160.67	0.00	31,160.67
	AMERICAN EXPRESS CENTURION BNK Acct: 1008	10,116.23	4,781.42	0.00	4,781.42
	BANK OF AMERICA** Acct: XXX3933	0.00	0.00	0.00	0.00
	ECAST SETTLEMENT CORP Acct: 1748	9,517.02	4,498.20	0.00	4,498.20
	ECAST SETTLEMENT CORP Acct: 6700	6,386.72	3,018.67	0.00	3,018.67
	DISCOVER BANK(*) Acct: 6812	13,028.87	6,158.08	0.00	6,158.08
	DISCOVER PERSONAL LOANS**	18,338.31	8,667.57	0.00	8,667.57

14-24578 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3965				
	DEPARTMENT STORES NATIONAL BANK	882.23	416.99	0.00	416.99
	Acct: 7038				
	PENN STATE UNIVERSITY	1,938.96	916.45	0.00	916.45
	Acct: 0388				
	MARTHA E VON ROSENSTIEL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LORRAINE GAZZARA DOYLE ESQ	0.00	0.00	0.00	0.00
	Acct:				
					59,644.62

TOTAL PAID TO CREDITORS

109,873.93

TOTAL

CLAIMED 0.00

PRIORITY 5,041.00

SECURED 126,192.35

Date: 01/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

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Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BETH A. SOCOSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-24578 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Beth A. Socoski
 Debtor

Case No. 14-24578-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jfur
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Jan 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2020.

db +Beth A. Socoski, 10780 Glen Ellen Drive, Tampa, FL 33624-5052
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
 51 East Bethpage Road, Plainview, NY 11803-4224
 13956842 +AES, PO Box 2461, Harrisburg, PA 17105-2461
 13956843 +American Express, PO Box 981537, El Paso, TX 79998-1537
 13990162 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13956844 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)
 13956846 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citi Bank, PO Box 183071, Columbus, OH 43218)
 13956847 +Citi Mortgage, PO Box 6243, Sioux Falls, SD 57117-6243
 13986518 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 13971526 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13956848 +Discover, PO Box 30420, Salt Lake City, UT 84130-0420
 14008497 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,
 NEW YORK, NY 10087-9262
 14315416 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 14201973 Federal National Mortgage Association, creditor c/o Seterus, Inc., PO Box 1047,
 Hartford, CT 06143-1047
 13956851 +Macy's/American Express, PO Box 8218, Mason, OH 45040-8218
 15134437 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas TX 75261-9096
 13971151 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 13956852 +Penn State, 108 Shields Building, University Park, PA 16802-1201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13961906 E-mail/Text: mrdiscn@discover.com Jan 31 2020 03:15:14 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13956849 +E-mail/Text: dplbk@discover.com Jan 31 2020 03:16:28 Discover Personal Loans, PO Box 6105,
 Carol Stream, IL 60197-6105
 13959769 +E-mail/Text: dplbk@discover.com Jan 31 2020 03:16:28 Discover Personal Loans,
 PO Box 30954, Salt Lake City, UT 84130-0954
 14011670 +E-mail/Text: kburkley@bernsteinlaw.com Jan 31 2020 03:16:41 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 13956850 +E-mail/Text: bankruptcynotice@fcbanking.com Jan 31 2020 03:15:15 First Commonwealth,
 PO Box 537, Indiana, PA 15701-0537
 13961446 +E-mail/Text: kpenn@lenderlaw.com Jan 31 2020 03:16:50 First Commonwealth Bank,
 c/o Kirsten S. Penn, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375,
 401 Liberty Avenue, Pittsburgh, PA 15222-1000
 15183412 +E-mail/Text: bknotices@sns.com Jan 31 2020 03:16:45
 U.S. Bank Trust National Association, et al, c/o SN Servicing Corporation, 323 5th Street,
 Eureka, CA 95501-0305

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CITIMORTGAGE, INC.
 cr Duquesne Light Company
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper
 cr Seterus, Inc., as the authorized servicer for F
 cr U.S. Bank Trust National Association, as Trustee o
 cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
 13956845* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citi Bank, PO Box 6000, The Lakes, NV 89163)
 cr ##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,
 401 Liberty Avenue, Pittsburgh, PA 15222-1004

TOTALS: 5, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: jfur
Form ID: pdf900

Page 2 of 2
Total Noticed: 25

Date Rcvd: Jan 30, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Brian E. Caine on behalf of Creditor U.S. Bank Trust National Association, as Trustee of the Igloo Series IV Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Heather Stacey Riloff on behalf of Creditor Federal National Mortgage Association heather@mvrlaw.com, Michelle@mvrlaw.com
Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. heather@mvrlaw.com, Michelle@mvrlaw.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. jeniece@mvrlaw.com, bonnie@mvrlaw.com
Kenneth Steidl on behalf of Debtor Beth A. Socoski julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com
Lorraine Gazzara Doyle on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper lorraine@mvrlaw.com, diane@mvrlaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Roger P. Poorman on behalf of Creditor First Commonwealth Bank rpoorman@metzlewis.com, slohr@metzlewis.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 12